

FINANCIAL AND COMMERCIAL.

RUN DAY, APRIL 4, 1899.

The week which has just closed has been characterized by extreme activity in the money market, as high as three-eighths of one per cent per day having been paid on call loans. This activity was the natural result of the withdrawal of currency to the country to meet engagements made for the first of the month. Its severity was greatest on Friday, when the banks were in the position between depletion to meet the demand and the non-availability of the redemptions. Small amounts of currency found their way back again, the interest rate on call showing indications reflective of the fact. The easy condition of money on the last day of the week was too sudden to prevent the thought that funds which had been withdrawn for speculative purposes had been returned. There are always persons in such times who take advantage of circumstances to influence the market, and the past week has not been without indications of their presence. The banks ought to steadily gain from this time forward, but those who contemplate undertakings requiring funds should not be too quick to calculate upon an easy money market for some time to come. Large amounts of currency have gone to the South to stay there. Farm hands, mill operatives and like members of the great army of labor have been set to work within the past few weeks, and they will create a demand which will keep a large quantity of funds out of the banks for some time to come. The change in the banking law, going away with quarterly statements, produces a centrifugal tendency in currency, causing a more conservative policy on the part of the country banks, who, as buyers of city paper and sellers of exchange on New York, were wont to contribute their balance to the metropolis. It is the history of experience, too, that the convalescence of the market is a slow one, and its recovery is not likely to be more than this year than it was last. The country was never in better condition for making money. The winter has been an open one and the humbler classes have been very steadily employed, in the city at least. There is no disguising the fact that business has been dull during the expired portion of the spring, and until it revives fully we need not look for a plethoric bank accounts. There is a vein of conservatism and common sense running through the mind of society which has forbidden rash undertakings this year. The wild speculation succeeding the war has been followed by a period of reflection. People are well off now, and they pause before risking what they have acquired for the chances of greater wealth. Money has gradually gravitated into more hands. The poor are richer than they used to be. Money is more widely scattered. The South is a prominent illustration of this fact. A Rhode Island paper, speaking of the prospects of a spring manufacturing business and the less demand for fabrics says: "Taxes, and the increased cost of articles of food have made it necessary for the people to adopt measures of economy, and to buy little except what is absolutely needed. In times like these men wear their old clothes and women turn and make over their old dresses. The retailer feels the change in his small daily sales; the jobber feels it in the diminished wants of the retailer, and the wholesale agent and manufacturer feels it in his reduced sales to the jobber."

The weekly bank statement, which was looked for with more than ordinary curiosity, is an unfavorable one, but in this respect is not different from general expectation. The loans have been decreased nearly \$2,000,000. Legal tenders have fallen off \$2,000,000, and the deposits nearly \$6,000,000. The specie decrease is over \$1,300,000. The last two statements compare as follows:

	March 27.	March 27.	March 27.
Loans	\$203,909,675	\$201,935,675	\$201,935,675
Legal tenders	12,071,722	10,737,881	10,737,881
Deposits	24,208,591	24,208,591	24,208,591
Specie	150,113,910	145,000,759	145,000,759
Legal tenders	60,552,103	48,490,340	48,490,340

The following are the differences:—

	March 27.	March 27.	March 27.
Decrease in loans	\$1,974,000	\$1,974,000	\$1,974,000
Decrease in specie	\$4,113,151	\$4,113,151	\$4,113,151
Decrease in circulation	30,102	30,102	30,102
Decrease in deposits	4,788,121	4,788,121	4,788,121
Decrease in legal tenders	2,000,000	2,000,000	2,000,000
Decrease in total reserve	\$12,943,373	\$12,943,373	\$12,943,373

The decrease in the excess beyond the legal reserve is \$2,182,318, leaving the banks a total excess of \$6,696,572. The following shows the comparative condition of the banks for the corresponding period in 1898:

	1898.	1899.	1899.
Loans	\$203,909,675	\$201,935,675	\$201,935,675
Legal tenders	12,071,722	10,737,881	10,737,881
Deposits	24,208,591	24,208,591	24,208,591
Specie	150,113,910	145,000,759	145,000,759
Legal tenders	60,552,103	48,490,340	48,490,340

All the markets were more or less affected by an alteration in the Bank of England rate of discount, which, at the meeting of the directors on Thursday morning last, was raised from three to four per cent. This step was expected as a result of the immense speculation and investment demand for American securities which has recently sprung up at the Bourse Exchange, diverting money from home paper and stocks to a foreign channel and threatening to lead to specie shipments. Indeed, the fall in the rates for foreign exchange on this side tended to make such shipments profitable, and sums variously estimated at from two to five millions of dollars are now on the water coming this way. The alteration was also felt in governments and in a slightly firmer feeling in gold, but was not continued. It started a recovery in foreign exchange, which was quite marked at the close on Saturday, assisted as it was by the expected demand for bills to pay the coupon interest due abroad. The list of rates became quite unsettled, and, contrary to the course of things in the earlier part of the week, large amounts were dearer to buy than small amounts. Indeed, the prominent bankers were distinguished to draw for any consideration, provided during the week until the receipt of the news, when there was a sudden falling of the price to 32 until the announcement was made that the Secretary of the Treasury intended the preparation of the May coupons. This latter intelligence also produced an easier feeling in gold, which was freely loaned on terms ranging from seven and six per cent to four per cent for carrying, which was the more remarkable for the relaxed condition of the regular money market. The authority which Mr. Van Dyck, the Sub-Treasurer, has received for anticipating the gold interest is as yet only telegraphic. The delay in waiting for the requisite official document from Washington, as well as the preparation of the books and checks, will defer the payment until the middle of next week. The rebate will be at the rate of six per cent for the period from the day of presentation to May 1. The range in the price of gold during the week was as follows:—

	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.
Gold	131 1/2	131 1/2	131 1/2	131 1/2	131 1/2	131 1/2

Governments closely responded to the condition of the money market and were active and buoyant at the close on Saturday. The following were the street quotations at five o'clock on the evening of Saturday:—United States 104, registered, 114 1/2; 115; do. coupon, 115 1/2; 116; do. coupon, 116 1/2; 117; do. coupon, 117 1/2; 118; do. coupon, 118 1/2; 119; do. coupon, 119 1/2; 120; do. coupon, 120 1/2; 121; do. coupon, 121 1/2; 122; do. coupon, 122 1/2; 123; do. coupon, 123 1/2; 124; do. coupon, 124 1/2; 125; do. coupon, 125 1/2; 126; do. coupon, 126 1/2; 127; do. coupon, 127 1/2; 128; do. coupon, 128 1/2; 129; do. coupon, 129 1/2; 130; do. coupon, 130 1/2; 131; do. coupon, 131 1/2; 132; do. coupon, 132 1/2; 133; do. coupon, 133 1/2; 134; do. coupon, 134 1/2; 135; do. coupon, 135 1/2; 136; do. coupon, 136 1/2; 137; do. coupon, 137 1/2; 138; do. coupon, 138 1/2; 139; do. coupon, 139 1/2; 140; do. coupon, 140 1/2; 141; do. coupon, 141 1/2; 142; do. coupon, 142 1/2; 143; do. coupon, 143 1/2; 144; do. coupon, 144 1/2; 145; do. coupon, 145 1/2; 146; do. coupon, 146 1/2; 147; do. coupon, 147 1/2; 148; do. coupon, 148 1/2; 149; do. coupon, 149 1/2; 150; do. coupon, 150 1/2; 151; do. coupon, 151 1/2; 152; do. coupon, 152 1/2; 153; do. coupon, 153 1/2; 154; do. coupon, 154 1/2; 155; do. coupon, 155 1/2; 156; do. coupon, 156 1/2; 157; do. coupon, 157 1/2; 158; do. coupon, 158 1/2; 159; do. coupon, 159 1/2; 160; do. coupon, 160 1/2; 161; do. coupon, 161 1/2; 162; do. coupon, 162 1/2; 163; do. coupon, 163 1/2; 164; do. coupon, 164 1/2; 165; do. coupon, 165 1/2; 166; do. coupon, 166 1/2; 167; do. coupon, 167 1/2; 168; do. coupon, 168 1/2; 169; do. coupon, 169 1/2; 170; do. coupon, 170 1/2; 171; do. coupon, 171 1/2; 172; do. coupon, 172 1/2; 173; do. coupon, 173 1/2; 174; do. coupon, 174 1/2; 175; do. coupon, 175 1/2; 176; do. coupon, 176 1/2; 177; do. coupon, 177 1/2; 178; do. coupon, 178 1/2; 179; do. coupon, 179 1/2; 180; do. coupon, 180 1/2; 181; do. coupon, 181 1/2; 182; do. coupon, 182 1/2; 183; do. coupon, 183 1/2; 184; do. coupon, 184 1/2; 185; do. coupon, 185 1/2; 186; do. coupon, 186 1/2; 187; do. coupon, 187 1/2; 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